

WHAT IS CLAIMED IS:

1. A method to improve the efficiency of the life insurance sales process comprising:

5 initiating the creation of an insurability documentation file in a centralized insurance file assembly system for a possible life insurance policy concerning a prospective insured party by an insurance policy request initiator;

10 receiving, at the centralized insurance file assembly system, from one or more information sources, information and documentation concerning the prospective insured party, said information and documentation being that which is expected by insurance providers to allow assessment of the insurability of the prospective insured party;

15 creating the insurability documentation file at the centralized insurance file assembly system, said insurability documentation file being a single digital document containing the information and documentation concerning the prospective insured ;

20 securely transmitting the insurability documentation file from the centralized insurance file assembly system to a first set of one or more evaluators of the insurability of the prospective insured party.

25 2. The method of claim 1 further comprising:

receiving from each member of the first set of one or more evaluators of the insurability of the prospective insured party, a first bid of the insurability rating of the prospective insured party;

transmitting securely to a second set of one or more evaluators of the insurability of the prospective insured party, the insurability documentation file;

soliciting from each member of the second set of one or more evaluators of the insurability of the prospective insured party, a second bid of the insurability rating of the prospective insured party.

3. The method of claim 2, further comprising transmitting to the second set of one or more evaluators, the first bid received from one or more members of the first set of one or more evaluators of the insurability of the prospective insured party.

5 4. The method of claim 1, wherein at least a portion of the information and documentation concerning the prospective insured party is received at the centralized insurance file assembly system as digital files.

10 5. The method of claim 4, wherein the digital files are received at the centralized insurance file assembly system via an electronic computer communications network.

15 6. The method of claim 1, wherein the secure transmission from the centralized insurance file assembly system of the insurability documentation file is via an electronic computer communications network.

7. The method of claim 1, wherein the insurability documentation file has an internal structure corresponding to the subject matter of the information and documentation concerning the prospective insured.

20 8. The method of claim 1, wherein at least a portion of the information and documentation concerning the prospective insured party is received at the centralized insurance file assembly system as physical documents and is converted to digitized files by the centralized insurance file assembly system

25 9. The method of claim 1, wherein at least a portion of the information and documentation concerning the prospective insured party is received at the centralized insurance file assembly system as a facsimile transmission.

30 10. The method of claim 1, wherein the insurance policy request initiator is a life insurance agent.

11. The method of claim 1, wherein the insurance policy request initiator is a life insurance wholesaler.

5 12. The method of claim 1, wherein the insurance policy request initiator is the prospective insured party.

13. The method of claim 1, wherein the insurance policy request initiator is an insurance broker.

10 14. A system for the life insurance industry comprising:

a central insurance file assembler to collect and assemble an insurability documentation file;

15 the insurance file assembler comprising one or more electronic computers, connected via a communications network, which assemble insurability documentation inputs into the insurability documentation file;

the insurability documentation file containing insurability documentation inputs about a prospective insured party expected by one or more insurability evaluator;

20 a first communications pathway to allow transmission of the insurability documentation inputs to the insurance file assembler from one or more input sources; and

a second communications pathway to allow the transmission of the single insurability documentation file to the one or more insurability evaluator.

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15. The system of claim 14, wherein the first communications pathway is a first electronic computer communications network.

30 16. The system of claim 14, wherein the first communications pathway is a telephone facsimile communications connection.

17. The system of claim 14, wherein the first communications pathway is an optical imaging network.

18. The system of claim 14, wherein the second communications pathway is a second electronic computer communications network.

19. The system of claim 18, wherein the single insurability documentation file has an internal structure, said internal structure corresponding to the subject matter of the insurability documentation inputs of the insurability documentation file.

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20. The system of claim 19, wherein the single insurability documentation file is in Adobe Portable Document Format (PDF).

21. A system for collecting and assembling an insurability documentation file comprising:

insurability documentation inputs about a prospective insured party expected by one or more insurability evaluators;

one or more electronic computers connected via a communications network to the insurability documentation inputs, the one or more electronic computers implementing assembly of the insurability documentation file; and

an electronic transmission network connecting the one or more electronic computers and one or more insurability evaluators.

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22. The system of claim 21, wherein the insurability documentation file has an internal organization structure corresponding to the subject matter of the insurability documentation inputs.

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23. The system of claim 22, wherein the communications network is the Internet.

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24. The system of claim 23, wherein the insurability documentation file is in Adobe Portable Document Format (PDF).

25. A method of improving the efficiency of the life insurance industry comprising creating a single digital insurability documentation file, said file containing the information expected by a plurality of insurance rating evaluators for rating a prospective insured party.

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26. A system for the life insurance industry comprising:

10 a central insurance file assembler to collect and assemble an insurability documentation file;

15 the insurance file assembler comprising one or more electronic computers, connected via a communications network, which assemble insurability documentation inputs into the insurability documentation file;

20 the insurability documentation file containing insurability documentation inputs about a prospective insured party expected by a plurality of insurability evaluators;

25 a first communications pathway to allow transmission of the insurability documentation inputs to the insurance file assembler from one or more input sources; and

30 a second communications pathway to allow the transmission of the single insurability documentation file to the one or more insurability evaluator.

27. The system of claim 26, wherein the first communications pathway is a first electronic computer communications network.

25 28. The system of claim 26, wherein the first communications pathway is a telephone facsimile communications connection.

30 29. The system of claim 26, wherein the first communications pathway is an optical imaging network.

30 30. The system of claim 26, wherein the second communications pathway is a second electronic computer communications network.

31. The system of claim 26, wherein the single insurability documentation file has an internal structure, said internal structure corresponding to the subject matter of the insurability documentation inputs of the insurability documentation file.

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32. The system of claim 33, wherein the single insurability documentation file is in Adobe Portable Document Format (PDF).

33. A means for creating single insurability documentation file for a plurality of  
10 insurability evaluators from one or more insurability documentation inputs comprising:

a centralized assembly means for assembling the insurability documentation file;

a reception means for receiving the insurability documentation file inputs; and

15 a transmission means for transmitting the single insurability documentation file to the plurality of insurability evaluators.